

<b>Information to identify the case:</b>		
Debtor 1	<b>Richard Andrew Grasso</b>	Social Security number or ITIN <b>xxx-xx-9706</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Barbara Jean Grasso</b>	Social Security number or ITIN <b>xxx-xx-9297</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>	
Case number:	<b>18-10145-TPA</b>	
		Date case filed for chapter <b>13 2/21/18</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Richard Andrew Grasso	Barbara Jean Grasso
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4400 East Lake Road Apt 320 Erie, PA 16511	4400 East Lake Road Apt 320 Erie, PA 16511
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: <a href="mailto:dan@mrdebtbuster.com">dan@mrdebtbuster.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteewdpa.com">cmecf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 3/20/18

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 24, 2018 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 6/25/18</b>  <b>Filing deadline: 5/2/18</b> <b>Filing deadline: 8/20/18</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>4/24/18 at 01:00 PM</b> . Location: <b>Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Richard Andrew Grasso  
 Barbara Jean Grasso  
 Debtors

Case No. 18-10145-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: gamr  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.  
 db/jdb

+Richard Andrew Grasso, Barbara Jean Grasso, 4400 East Lake Road, Apt 320,  
 Erie, PA 16511-1394  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 14777968 +Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047  
 14782534 +Alexis Rehders, 1418 Lynn Street, Erie, PA 16503-1731  
 14777972 +Capital One / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14777979 +Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425  
 14777980 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180  
 14777981 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
 14782535 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dan@mrdebtbuster.com Mar 21 2018 01:44:35 Daniel P. Foster,  
 Foster Law Offices, PO Box 966, Meadville, PA 16335  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 21 2018 01:45:01 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Mar 21 2018 01:45:11  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14777969 EDI: BANKAMER.COM Mar 21 2018 16:32:00 Bank of America, Po Box 982238,  
 El Paso, TX 79998  
 14777970 +EDI: TSYS2.COM Mar 21 2018 16:29:00 Barclays Bank Delaware, Po Box 8803,  
 Wilmington, DE 19899-8803  
 14777971 EDI: CAPITALONE.COM Mar 21 2018 16:32:00 Capital One, 15000 Capital One Drive,  
 Richmond, VA 23238  
 14777973 +EDI: WFNNB.COM Mar 21 2018 16:31:00 Comenity Bank / Bonton, Po Box 182789,  
 Columbus, OH 43218-2789  
 14777974 +EDI: WFNNB.COM Mar 21 2018 16:31:00 Comenity Bank / Hsn, Po Box 182120,  
 Columbus, OH 43218-2120  
 14777975 +EDI: TSYS2.COM Mar 21 2018 16:30:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14777976 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 21 2018 01:45:16 First Energy,  
 Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526  
 14777977 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Mar 21 2018 01:45:24 Keybank Na,  
 4910 Tiedeman Road, Cleveland, OH 44144-2338  
 14777978 EDI: CBSKOHL.COM Mar 21 2018 16:29:00 Kohls / Capital One,  
 N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051  
 14778780 +EDI: PRA.COM Mar 21 2018 16:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14777982 +EDI: SEARS.COM Mar 21 2018 16:31:00 Sears / Cbna, Po Box 6282,  
 Sioux Falls, SD 57117-6282  
 14777983 +EDI: RMSC.COM Mar 21 2018 16:32:00 Synch / Jcpenney, Po Box 965007,  
 Orlando, FL 32896-5007  
 14777984 +EDI: RMSC.COM Mar 21 2018 16:32:00 Synch / Lowes, Po Box 965005, Orlando, FL 32896-5005  
 14777985 +EDI: RMSC.COM Mar 21 2018 16:32:00 Synch / Walmart, Po Box 965024,  
 Orlando, FL 32896-5024  
 14777986 +EDI: CITICORP.COM Mar 21 2018 16:31:00 The Home Depot / Cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 14777987 EDI: USBANKARS.COM Mar 21 2018 16:28:00 Us Bank, 4325 17th Avenue South,  
 Fargo, ND 58125

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGE  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: gamr  
Form ID: 309I

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Mar 20, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Richard Andrew Grasso dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Barbara Jean Grasso dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO  
NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY  
BANK OF INDIANA bkgroup@kmlawgroup.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5